

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Fatima White
 Debtor

Case No. 19-13044-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 31

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db +Fatima White, 1507 W. Courtland Street, Philadelphia, PA 19140-1122
 14322915 +American Web Loan (AWL), Inc., 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074-1745
 14322917 +Capital One Bank, c/o Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Ave,
 Roseland, NJ 07068-1717
 14322919 +City of Philadelphia, Bureau of Administrative Adjudication, 913 Filbert Street,
 Philadelphia, PA 19107-3117
 14322924 +Ditech, P.O. Box 6172, Philadelphia, PA 19115-6172
 14322925 +First Judicial District of PA, Court of Common Pleas, Adult Probation & Parole Department,
 Room 370 City Hall, Philadelphia, PA 19107-3215
 14322926 +KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1541
 14322928 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 14322931 +Philadelphia Gas Works, Attn: Bankruptcy Unit, 800 W. Montgomery Avenue, 3rd Floor,
 Philadelphia, PA 19122-2898

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: MFroehlich@clsphila.org May 22 2019 03:00:21 MICHAEL R. FROEHLICH,
 Community Legal Services, Inc., 1410 W. Erie Ave., Philadelphia, PA 19140
 tr +E-mail/Text: bncnotice@phl3trustee.com May 22 2019 03:01:43 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov May 22 2019 03:01:27 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 22 2019 03:00:50
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 22 2019 03:01:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 22 2019 03:00:55 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14322916 +EDI: CAPITALONE.COM May 22 2019 06:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14322918 +E-mail/Text: bankruptcy@cavps.com May 22 2019 03:01:06 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14324008 +E-mail/Text: bankruptcy@cavps.com May 22 2019 03:01:06 Cavalry SPV I, LLC, PO BOX 27288,
 Tempe AZ 85285-7288
 14323787 +E-mail/Text: bankruptcy@cavps.com May 22 2019 03:01:06 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14322920 +EDI: COMCASTCBLCENT May 22 2019 06:48:00 Comcast Corproation, Comcast Center,
 ATTN: Bankruptcy Notice, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
 14322921 +EDI: CCS.COM May 22 2019 06:48:00 Credit Collection Services, Attn: Bankruptcy,
 725 Canton St, Norwood, MA 02062-2679
 14322922 +EDI: NAVIENTFKASMDOE.COM May 22 2019 06:48:00 Dept of Ed / Navient, Attn: Claims Dept,
 Po Box 9635, Wilkes Barr, PA 18773-9635
 14322923 +EDI: ESSL.COM May 22 2019 06:48:00 Dish Network, ATTN: Bankruptcy Notice, P.O. Box 9040,
 Littleton, CO 80160-9040
 14322927 +E-mail/Text: bncnotices@becket-lee.com May 22 2019 03:00:28 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14322929 +EDI: AGFINANCE.COM May 22 2019 06:48:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 14322930 +E-mail/Text: bankruptcygroup@peco-energy.com May 22 2019 03:00:32 PECO Energy Company,
 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 14322932 +EDI: PRA.COM May 22 2019 06:48:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 14323336 +EDI: RMSC.COM May 22 2019 06:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14322933 +EDI: AISTMBL.COM May 22 2019 06:48:00 T-Mobile USA Inc., P.O. Box 53410,
 ATTN: Bankruptcy Dept., Bellevue, WA 98015-3410
 14326828 +EDI: AIS.COM May 22 2019 06:48:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, PO BOX 248848, Oklahoma City, OK 73124-8848
 14326332 +EDI: AIS.COM May 22 2019 06:48:00 T Mobile/T-Mobile USA Inc,
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 31

Date Rcvd: May 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
MICHAEL R. FROEHLICH on behalf of Debtor Fatima White MFroehlich@clsphila.org
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Fatima White		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-13044-amc		
	Social Security number or ITIN	xxx-xx-2314	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 5/9/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Fatima White	
2. All other names used in the last 8 years		
3. Address	1507 W. Courtland Street Philadelphia, PA 19140	
4. Debtor's attorney Name and address	MICHAEL R. FROELICH Community Legal Services, Inc. 1410 W. Erie Ave. Philadelphia, PA 19140	Contact phone 215 227 4733 Email: MFroehlich@clsphila.org
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 5/21/19

For more information, see page 2

Debtor **Fatima White**

Case number **19-13044-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 26, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 8/25/19 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 7/18/19 Filing deadline: 11/5/19 </div> </div> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Creditors with a foreign address	Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Filing a chapter 13 bankruptcy case	The debtor has filed a plan. This plan proposes payment to the trustee of \$452.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/6/19 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
12. Exempt property	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
13. Discharge of debts	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	